Case 18-11438-elf Doc 43 Filed 10/12/18 Entered 10/12/18 11:11:08 Desc Ch 7

	FISUNIQ I/J NO POC P	aue I Ol Z		
Information	to identify the case:	go _ o		
Debtor 1	Jennifer L. Burke	Social Security number or ITIN xxx-xx-8449		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN		
	First Name Middle Name Last Name	Social Security number or ITIN		
United States B	Bankruptcy Court Eastern District of Pennsylvania	Date case filed in chapter 13 3/2/18		
Case number:	18-11438-elf	Date case converted to chapter 7 10/10/18		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.						
		About Debtor 1:		About Debtor 2:		
1.	Debtor's full name	Jennifer L. Burke				
2.	All other names used in the last 8 years					
3.	Address	6222 Walker Street Philadelphia, PA 19135				
4.	Debtor's attorney Name and address	DAVID J. AVERETT Law Offices of David J. Averette, P.C. 7719 Castor Avenue Philadelphia, PA 19152		Contact phone (215) 342–5024 Email: averettlaw@comcast.net		
5.	Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103		Contact phone 215–238–0011 Email: gseitz@gsbblaw.com		

For more information, see page 2 >

Case 18-11438-elf Doc 43 Filed 10/12/18 Entered 10/12/18 11:11:08 Desc Ch 7 First Mtg I/J No POC Page 2 of 2

Debtor Jennifer L. Burke Case number 18–11438–elf

6. Bankruptcy clerk's office 900 Market Street Hours open: Philadelphia Office -- 8:30 A.M. to Suite 400 Documents in this case may be filed at this Philadelphia, PA 19107 5:00 P.M Reading Office -- 8:00 address. You may inspect all records filed A.M. to 4:30 P.M. in this case at this office or online at www.pacer.gov. Contact phone (215)408-2800 Date: 10/12/18 Meeting of creditors November 6, 2018 at 01:00 PM Location: Debtors must attend the meeting to be The meeting may be continued or adjourned to a Office of the U.S. Trustee, questioned under oath. In a joint case, later date. If so, the date will be on the court Meeting Room, Suite 501, 833 both spouses must attend. Creditors may Chestnut Street, Philadelphia, PA docket. attend, but are not required to do so. 8. Presumption of abuse Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, If the presumption of abuse arises, you when filed, shows that the presumption has arisen, creditors will be notified. may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. 9 Deadlines File by the deadline to object to discharge or Filing deadline: 1/5/19 to challenge whether certain debts are The bankruptcy clerk's office must receive dischargeable: these documents and any required filing fee by the following deadlines. You must file a complaint: if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. 10. Proof of claim No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the Please do not file a proof of claim unless you receive a notice to do so. deadline. 11. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at

www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the

objection by the deadline to object to exemptions in line 9.